

The Gandhi Co-operative Urban Bank Ltd., Vijayawada

The Third Schedule (Section 29) of Banking Regulation Act, 1949

Balance Sheet As On 31-03-2026

Particulars	Schedule No.	As on 31-03-2026 Rs. Ps.	As on 31-03-2025 Rs. Ps.
Capital and Liabilities			
Capital	1	16,66,85,282.00	16,70,98,822.00
Reserves and Surplus	2	1,01,24,06,451.29	94,87,53,197.95
Deposits	3	6,98,49,40,177.12	6,61,20,68,167.07
Borrowings	4	-	-
Other liabilities and provisions	5	77,15,95,694.89	77,66,93,482.24
TOTAL		8,93,56,27,605.30	8,50,46,13,669.26
Assets			
Cash and balances with Reserve bank Of India	6	6,94,54,528.00	8,05,17,763.00
Balance with banks and money at call and short notice	7	1,11,84,97,034.04	98,07,82,657.18
Investments	8	2,10,40,95,384.57	1,92,12,22,410.57
Advances	9	5,13,44,49,290.08	5,07,11,02,851.14
Fixed Assets	10	18,03,11,449.72	7,48,28,878.34
Other Assets	11	32,88,19,918.89	37,61,59,109.03
TOTAL		8,93,56,27,605.30	8,50,46,13,669.26
Contingent liabilities Bills for Collection	12	2,04,57,098.73	1,99,00,168.78

Sdxx
Chief Executive Officer

Sdxx
Director

Sdxx
Director

Sdxx
Chairman

Place : Vijayawada
Date : 31-05-2026

Sd/-
(Raghava Gupta Garre)
Partner
Membership No. 021797
UDIN : 26021797IDDJWY8037

for Garre & Co
CHARTERED ACCOUNTANTS
Firm Reg. No. 002460S

The Gandhi Co-operative Urban Bank Ltd., Vijayawada

Profit & Loss Account For The Year Ended 31-03-2026

Particulars	Schedule No.	As on 31-03-2026 Rs. Ps.	As on 31-03-2025 Rs. Ps.
I. Income			
Interest Earned	13	83,07,78,896.89	76,08,80,663.87
Other Income	14	52,83,380.62	80,09,339.45
TOTAL		83,60,62,277.51	76,88,90,003.32
II. Expenditure			
Interest Expended	15	54,12,04,965.07	51,34,93,082.56
Operating Expenses	16	16,27,01,966.21	16,68,43,545.94
Provisions and Contingencies	17	6,40,03,532.63	1,13,32,033.43
TOTAL		76,79,10,463.91	69,16,68,661.93
III. Profit/Loss			
Gross profit (Loss) for the year		6,81,51,813.60	7,72,21,341.39
Add/Less: Transfer to IFR		1,80,82,409.63	(17,78,089.57)
Profit(Loss) brought Forward		-	-
Less : Provision for Income Tax		(23,50,000.00)	-
Deferred Tax Asset/(Liability)		61,64,782.00	-
TOTAL		9,00,49,005.23	7,54,43,251.82
IV. Appropriations			
Transfer to Statutory reserves		2,25,12,251.00	1,88,60,813.00
Transfer to other reserves		5,08,01,453.23	3,98,47,137.82
Transfer to Government / Proposed dividend		1,67,35,301.00	1,67,35,301.00
Balance carried over to balance sheet		-	-

Sdxx
Chief Executive Officer

Sdxx
Director

Sdxx
Director

Sdxx
Chairman

Place : Vijayawada
Date : 31-05-2026

Sd/-
(Raghava Gupta Garre)
Partner
Membership No. 021797
UDIN : 26021797IDDJWY8037

for Garre & Co
CHARTERED ACCOUNTANTS
Firm Reg. No. 002460S